

B 10S1 (Supplement 1) (12/11)

# UNITED STATES BANKRUPTCY COURT

Northern District of Texas



In re David Lyn Luttrell  
Debtor

Case No. 24-41512

Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Southside Bank

Court claim no. (if known): 12

Last four digits of any number  
you use to identify the debtor's  
account: 9 5 4 2

Date of payment change: 5/1/2025  
Must be at least 21 days after date of  
this notice mm/dd/yyyy

New total payment: \$ 518.43  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 294.93

New escrow payment: \$ 518.43

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x Andrea H. Hilburn  
Signature

Date 03/28/2025  
mm/dd/yyyy

Print: Andrea Hilburn Title Bankruptcy Manager  
First Name Middle Name Last Name

Company Southside Bank

Address 1201 S. Beckham Avenue  
Number Street  
Tyler, Texas 75701  
City State ZIP Code

Contact phone (903) 594-7606 Email andrea.hilburn@southside.com

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE:	§	
	§	CASE NO. 24-41512
DAVID LYN LUTTRELL,	§	
	§	CHAPTER 13
DEBTOR.	§	

**ADDENDUM TO NOTICE OF MORTGAGE PAYMENT CHANGE**

The Order Confirming the Debtor's Chapter 13 Plan [Docket No. 42] requires Debtor to provide a monthly Homestead Escrow payment to Southside Bank in the projected amount of \$294.93. This Notice is filed to notify the Debtor, the Chapter 13 Trustee, the Court, and all other parties-in-interest that the projected escrow payment will increase beginning with the payment due May 1, 2025. This payment is separate and apart from, and in addition to, the payment of the principal and accrued interest being paid through the Chapter 13 Trustee's Office pursuant to the terms of the confirmed Chapter 13 Plan.

**CERTIFICATE OF SERVICE**

This is to certify that on this 28<sup>th</sup> day of March, 2025, a true and correct copy of this document was served via the ECF system or by U.S. first class mail, postage prepaid, on the following:

U.S. Trustee's Office  
1100 Commerce Street, Room 976  
Dallas, TX 75202

David Lyn Luttrell  
2209 Pontiac Dr.  
Arlington, TX 76013

Tim Truman, Chapter 13 Trustee  
6851 N.E. Loop 820, Suite 300  
North Richland Hills, TX 76180

Warren V. Norred  
Norred Law PLLC  
515 E. Border Street  
Arlington, TX 76010

By: /s/ Matthew T. Taplett  
Matthew T. Taplett

DAVID LYN LUTTRELL  
2209 PONTIAC DRIVE  
ARLINGTON TX 76013-1415

Annual Escrow Account Disclosure Statement

New Monthly Payment Amount: 1,710.64  
New Payment Effective Date: 5/01/25

Payment Information	Current Payment	New Payment
Principal/Interest	1,192.21	1,192.21
Escrow Payment	294.93	518.43
Total Payment	1,487.14	1,710.64

Projections for the Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Projected Escrow Account Balance
Starting Balance:				1,759.66-
May 2025	518.43	0.00		1,241.23-
Jun 2025	518.43	0.00		722.80-
Jul 2025	518.43	0.00		204.37-
Aug 2025	518.43	0.00		314.06
Sep 2025	518.43	0.00		832.49
Oct 2025	518.43	0.00		1,350.92
Nov 2025	518.43	0.00		1,869.35
Dec 2025	518.43	467.17	County Taxes	1,920.61
Jan 2026	518.43	0.00		2,439.04
Feb 2026	518.43	0.00		2,957.47
Mar 2026	518.43	0.00		3,475.90
Apr 2026	518.43	3,357.00	Hazard Insurance	637.33
TOTALS:	6,221.16	3,824.17		

Your projected current escrow balance is \$1,759.66-. Your projected starting escrow balance according to this analysis should be \$637.37. This means you have a shortage of \$637.37. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect the shortage over 12 months. This means you have a deficiency of \$1,759.66. This deficiency may be collected from you over a period of 2 months or more unless the deficiency is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.

Escrow Shortage/Deficiency Coupon

DAVID LYN LUTTRELL  
2209 PONTIAC DRIVE  
ARLINGTON TX 76013-1415

Account #

New Payment if Shortage/Deficiency Paid:  
1,510.89

Amount Due: 2,397.03

Amount Enclosed: \_\_\_\_\_

Southside Bank  
PO BOX 150099  
FT WORTH TX 76108

DAVID LYN LUTTRELL  
2209 PONTIAC DRIVE  
ARLINGTON TX 76013-1415

This is a statement of actual activity in your escrow account from  
May 1, 2023 to April 30, 2025.

Your monthly mortgage payment for the past year was 1,487.14 of which  
1,192.21 was for principal and interest and 294.93 went into  
your escrow account.

### Escrow Transaction History

Description		Actual Payments		Projected Payments		Increase/Decrease	
Escrow		635.86		3,539.16		2,903.30-	
Month	Projected Payments to Escrow Account	Actual Payments to Escrow Account	Projected Payments From Escrow Account	Actual Payments From Escrow Balance	Description	Projected Escrow Account Balance	Actual Escrow Account Balance
Starting Balance:						545.82	1,017.90-
May 2023	294.93	.00 *	.00	.00		840.75	1,017.90-
Jun 2023	294.93	317.93 *	.00	.00		1,135.68	699.97-
Jul 2023	294.93	.00 *	.00	.00		1,430.61	699.97-
Aug 2023	294.93	.00 *	.00	.00		1,725.54	699.97-
Sep 2023	294.93	.00 *	.00	.00		2,020.47	699.97-
Oct 2023	294.93	.00 *	.00	.00		2,315.40	699.97-
Nov 2023	294.93	317.93 *	.00	.00		2,610.33	382.04-
Dec 2023	294.93	.00 *	945.95	.00	County Taxes	1,959.31	382.04-
Dec 2023		.00	.00	496.63 *	County Taxes	1,959.31	878.67-
Jan 2024	294.93	.00 *	.00	.00		2,254.24	878.67-
Feb 2024	294.93	.00 *	.00	.00		2,549.17	878.67-
Mar 2024	294.93	.00 *	.00	.00		2,844.10	878.67-
Apr 2024	294.93	.00 *	2,560.00	.00	Hazard Insurance	579.03	878.67-
Apr 2024		.00	.00	3,357.00 *	Hazard Insurance	579.03	4,235.67-
May 2024		.00		.00			4,235.67-
Jun 2024		.00		.00			4,235.67-
Jul 2024		.00		.00			4,235.67-
Aug 2024		.00		.00			4,235.67-
Sep 2024		4,871.53 *		.00			635.86
Oct 2024		294.93		317.93 *	Pytm Reversal		612.86
Oct 2024		.00		317.93 *	Pytm Reversal		294.93
Nov 2024		294.93		.00			589.86
Dec 2024		294.93		467.17 *	County Taxes		417.62
Jan 2025		.00		.00			417.62
Feb 2025		589.86 *		.00			1,007.48
Mar 2025		294.93		.00			1,302.41
Apr 2025		294.93		3,357.00	Hazard Insurance		1,759.66-
Totals:	3,539.16	7,571.90	3,505.95	8,313.66			

An asterisk(\*) indicates a difference from a previous estimate either in the  
date or the amount.

Last year, we anticipated that payments from your account would be made during  
this period equaling \$3,505.95. Under Federal law, your lowest monthly  
balance should not have exceeded \$584.33 or 1/6 of anticipated payments  
from the account, unless your mortgage contract or State law specifies a lower  
amount. Under your mortgage contract and State law, your lowest monthly balance  
should not have exceeded \$584.32.

DAVID LYN LUTTRELL  
2209 PONTIAC DRIVE  
ARLINGTON TX 76013-1415

### History of Actual Transactions to Your Loan

Below is a history of the actual transactions to your loan account for the last 12 months. It may not match the projections because those were only estimates.

#### Account History

Paid Date	Description	Principal	Interest	Escrow	Late Charge	Principal Balance	Escrow Balance
	Starting Balance					45,491.99	878.67-
3/25/24	Legal Fee -	0.00	.00	.00	.00	45,491.99	878.67-
4/15/24	Legal Fee -	0.00	.00	.00	.00	45,491.99	878.67-
4/16/24	Decrease es	0.00	.00	3,357.00	.00	45,491.99	4,235.67-
6/05/24	Assess Lega	0.00	.00	.00	.00	45,491.99	4,235.67-
9/30/24	RE Taxes Pa	0.00	.00	.00	.00	45,491.99	4,235.67-
9/30/24	Increase Es	0.00	.00	4,235.67	.00	45,491.99	.00
9/30/24	Payment	0.00	1,652.14	635.86	.00	45,491.99	635.86
10/01/24	Interest Pa	0.00	826.07	.00	.00	45,491.99	635.86
10/01/24	Interest Pa	0.00	826.07	.00	.00	45,491.99	635.86
10/01/24	Decrease es	0.00	.00	317.93	.00	45,491.99	317.93
10/01/24	Decrease es	0.00	.00	317.93	.00	45,491.99	.00
10/02/24	Payment	0.00	1,192.21	294.93	.00	45,491.99	294.93
10/02/24	Principal P	1,646.43	.00	.00	.00	43,845.56	294.93
10/03/24	Principal P	129.12	.00	.00	.00	43,716.44	294.93
11/27/24	Payment	0.00	1,192.21	294.93	.00	43,716.44	589.86
11/27/24	Legal Fee -	0.00	.00	.00	.00	43,716.44	589.86
11/27/24	Legal Fee -	0.00	.00	.00	.00	43,716.44	589.86
12/11/24	Decrease es	0.00	.00	467.17	.00	43,716.44	122.69
12/31/24	Payment	0.00	1,192.21	294.93	.00	43,716.44	417.62
2/28/25	Payment	0.00	2,384.42	589.86	.00	43,716.44	1,007.48
Ending Balance						43,716.44	1,007.48

If you have any questions concerning your loan or this notice, Please contact:  
Mortgage Servicing  
(877) 639-3511

## Important Information – Please Read

### 2025 Escrow Analysis

Dear Homeowner,

Enclosed is your Annual Escrow Account Disclosure Statement (Escrow Analysis) for your mortgage loan with Southside Bank. This statement may reflect a surplus or a shortage in your escrow account.

Southside Bank is required to conduct an escrow account analysis for your mortgage each year to determine your monthly escrow account payments for the next year. This analysis is prepared in March 2025, with an effective **payment change date of May 2025**.

Please note your payment may change due to an increase or a decrease in your property taxes and/or homeowner's insurance.

A shortage in your escrow account will result in an increase in your monthly mortgage payment. The shortage will be collected over a 12-month period. However, if your shortage is over \$100.00 and you prefer to pay your shortage in full, please indicate on your check "escrow shortage," include your loan number and forward in the envelope provided to:

Southside Bank  
Attn: Escrow Shortage  
P.O. Box 150099  
Fort Worth, TX 76108

**Shortage payments must be received no later than April 15, 2025. If you prefer to speak with someone about your shortage, please contact us at 903.531.7111 or toll-free 1.877.639.3511.**

If you have a surplus over \$50.00 the Real Estate Settlement Procedure Act (RESPA) regulation requires the bank to send a refund check. The refund check will be mailed within 30 days from the date of the escrow analysis.

If your mortgage payment is set up on an automatic debit from your account with Southside Bank, we will process the necessary changes. **If your payment is automatically debited from another financial institution, please notify the other institution of the new payment amount.**

We appreciate the opportunity to be of service to you.

To notify us of an error or request information about the servicing of your mortgage loan, you must write us at the following address: Southside Bank, ATTN: Servicing Errors & Request for Information, P.O. Box 150099, Fort Worth, TX 76108-0099. Please include your name, account number and a description of the error or information you are requesting.

Thank You,

Southside Mortgage Servicing

\*Version en Espanol al reverso de esta pagina.



Southside Bank  
PO BOX 150099  
FORT WORTH TX 76108

Doc

Case 24-41512-mxm13  
Document

Filed 03/28/25 Entered 03/28/25 13:46:06 Desc Main  
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Account # [REDACTED]

DAVID LYN LUTTRELL  
2209 PONTIAC DRIVE  
ARLINGTON TX 76013-1415

New Payment Amount: 1,710.64

This escrow analysis will explain how we came up with your new payment amount. It shows what your P & I portion is and what we are projecting your new escrow payment amount will be. Your escrow payment is determined by what your balance is now versus what your projected disbursement will be for taxes and insurance.

Contact us:

If you have any questions regarding this statement or would like to discuss any of our other products you may call us at (877) 639-3511.